

ABSTRACT

A system, method and article of manufacture are provided for generating a financial
5 model. A service level agreement that defines a level of financial management desired
by a user is provided. A user is prompted to input financial information relative to the
user. The financial information is stored in a database. A prospective cash flow of the
user is aggregated over a predetermined amount of time based on the service level
agreement and the financial information. The prospective cash flow is then output to the
10 user. As an option, the user may be allowed to re-input the financial information if the
prospective cash flow is deemed unacceptable by the user. A risk analysis may be
executed if the prospective cash flow is deemed acceptable by the user. Further, advice
based on the financial information may be output if the prospective cash flow is deemed
acceptable to the user.

15